

REMARKS/ARGUMENTS

The office action of March 11, 2004 has been carefully reviewed and these remarks are responsive thereto.

Applicants thank Examiner Ouellette and the Supervisory Patent Examiner Weiss for the personal interview conducted on May 13, 2004. By the present amendment, Applicants have amended claims 1, 18, 25, 35, and 48 pursuant to the agreement reached during the interview. Claims 1-15, 18-28, 35, 45, and 48-62 remain pending in the application. Reconsideration and allowance of the instant application are respectfully requested.

Claims 1-4, 10-15, 18-21, 23-25, 27-28, 35, 45, 48-51, and 57-62 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over mValue. As agreed during the May 13, 2004 interview, applicants have amended claims 1, 18, 25, 35, and 48 to overcome the mValue reference, and this rejection is respectfully traversed.

Claims 5-9, 22, 26, and 52-56 also stand rejected under 35 U.S.C. § 103(a) as being unpatentable over mValue. Each claim is allowable over mValue at least because it is based on an allowable base claim, pursuant to the aforementioned amendments made to the independent claims, and this rejection is respectfully traversed.

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CONCLUSION


It is believed that no fee is required for this submission. If any fees are required or if an overpayment is made, the Commissioner is authorized to debit or credit our Deposit Account No. 19-0733, accordingly.

All rejections having been addressed, applicants respectfully submit that the instant application is in condition for allowance, and respectfully solicit prompt notification of the same. However, if for any reason the Examiner believes the application is not in condition for allowance or there are any questions, the examiner is requested to contact the undersigned at (202) 824-3153.

Respectfully submitted,

BANNER & WITCOFF, LTD.

Dated this 14 day of June, 2004

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